

Small Employer

Strategies voted for in order of highest ranking.

1. Develop statewide purchasing cooperative. (Look at California plan.)
Develop a group purchasing pool by geographical region.
Create large risk pool for small businesses.
Create 3rd party administrative pools.
5. Reduce/stabilize costs for small employers.
Offer a small incentive (business voucher) to partially offset costs.
Subsidize price of insurance to low wage employees.
2. Revise government regulations to encourage flexibility/creativity in the development of affordable health plans.
Make Illinois insurance laws/ regulations more flexible for competition.
10. Capitalize on CMS Health Insurance buying leverage for small employers.
3. Temporarily subsidize health insurance start-up or first time coverage and subsidies for small businesses with high risk individuals.
12. Use ICHIP act as a stop-loss for small employer group plans.
8. Push for 100% deductibility for self-employed (federal).
13. Assist employers to purchase affordable health insurance products.
Offer options that differentiate employers of 10 employees or under.
34. Expand Kid-Care to families.
7. Create community specific based model. (Permanent incentive model)
11. Offer options that differentiate employers with 10 or less employees.
16. Employer mandate.
9. Increase Medicaid funding levels throughout various provider professions to usual and customary levels.
15. Create flexible benefits, low cost, catastrophic coverage.

19. Develop single payer plans.
32. Expand Kid-Care rebate model/Medicaid expansion.
40. Reward employers for increased number of employees and dependents that are insured.
43. Allow more flexibility to small employers.
17. Develop public reinsurance pools.
31. Create plans that are competitive with what large businesses are offering.
33. Enable small employer to offer basic health plans comparable to ERISA plans and/or public plans.
37. Employer tax credits.
39. Create small employer incentives to help provide coverage to employees.
6. Build defined contribution plan for small employees for health care only.
14. Continue to explore the viability of pools.
20. Develop a tracking system to keep track of number and type of businesses offering health insurance.
21. Allow employers to opt out of state mandates.
35. Create employer incentive to encourage providing health insurance to employees moving off public assistance.
36. Develop tax credits for purpose of insurance.
41. Create an employee incentive to purchase coverage through their employer.
42. Create industry pool.

Strategies not voted for. Order is irrelevant.

4. Expedite specialty products for small employers.
18. Ration health care to control costs.
22. Department of Insurance waivers for health plan product hybrids.
23. Affordable products.
24. Advocate patient safety initiatives.
25. Target marketing and outreach to industries.
26. Improve Health Purchasing Group Act.
27. Give small businesses another option besides employer-sponsored health insurance.
28. Religious, employer and/or political campaign to encourage employers to provide health insurance.
29. Create multi-state pool funded with federal seed money.
30. Develop state-sanctioned monopoly/limit number of carriers.
38. Incentives to provider associations to offer services to small employer groups.
44. Provide premium assistance to employees.
45. Subsidize firms with low wage workers.